Amendments to the Claims

1. (Previously Presented) A computer-implemented method of facilitating a value exchange between multiple users in a distributed value exchange system, the method comprising:

(a) registering a first user with the value exchange system, wherein the first user is assigned a first account with the value exchange system;

(b) receiving at the value exchange system a value exchange transaction from the first user, wherein said transaction involves a second user and includes:

(i) a pre-existing identifier of the second user, wherein the pre-existing identifier enables communication with the second user independent of the value exchange system; and

(ii) a value to be exchanged between the first user and the second user;

wherein the first user sends the value exchange transaction to the value exchange system without informing the second user of the value exchange transaction; and

(c) at the value exchange system:

(i) computer-generating a notification of said value exchange transaction;

(ii) electronically sending said notification to the second user; and

(iii) prior to said electronically sending, allocating said value between said first account and a second account associated with the second user.

2. (Previously Presented) The method of claim 1, further comprising:

registering the second user with the value exchange system if not already registered.

3. (Original) The method of claim 1, wherein said value to be exchanged between the first user and the second user is to be transferred from the first user to the second user.

4. (Original) The method of claim 1, wherein said value to be exchanged between the first user and the second user is to be transferred from the second user to the first user.

5. (Original) The method of claim 3, wherein said value to be exchanged between the first user and the second user is receivable by the second user as a redeemable voucher.

6. (Original) The method of claim 5, wherein said redeemable voucher is redeemable by the second user by selecting an electronic link provided to the second user.

7. (Original) The method of claim 5, wherein the redeemable voucher includes an electronic advertisement.

8. (Original) The method of claim 3, wherein said value to be exchanged between the first user and the second user is receivable by the second user through a debit card.

9. (Original) The method of claim 3, wherein said value to be exchanged between the first user and the second user is receivable by the second user in the form of a web certificate, and wherein the method further comprises:

transferring said value to be exchanged between the first user and the second user from the second user to a third user.

10. (Original) The method of claim 1, wherein said pre-existing identifier is a telephone number.

11. (Original) The method of claim 1, wherein said pre-existing identifier is an electronic mail address.

12. (Original) The method of claim 1, wherein said receiving a value exchange transaction comprises:

initiating a value exchange involving a second user on a mobile client device of said first user;

establishing a connection between the first user and the value exchange system; and

transmitting said value exchange to the system.

13. (Original) The method of claim 12, wherein said initiating a value exchange transaction comprises establishing a communication link between the first user's mobile computing device and a second user's mobile client device.

14. (Original) The method of claim 1, wherein said value exchange transaction is received from the first user through a mobile communication device.

15. (Original) The method of claim 14, wherein the mobile communication device is a personal digital assistant.

16. (Original) The method of claim 14, wherein the mobile communication device is a telephone.

17. (Original) The method of claim 14, wherein the mobile communication device is a two-way pager.

18. (Original) The method of claim 14, wherein said value exchange transaction is received from the mobile communication device through a wireless network.

19. (Original) The method of claim 14, wherein the mobile communication device is a disconnectable device.

20. (Original) The method of claim 1, further comprising converting said value to be exchanged between the first user and the second user from a first form to a second form.

21. (Original) The method of claim 20, wherein said first form is a first currency and said second form is a second currency.

22. (Previously Presented) The method of claim 1, wherein a form of said value to be exchanged between the first user and the second user depends on the pre-existing identifier.

23. (Original) The method of claim 1, further comprising holding said value to be exchanged between the first user and the second user in escrow with an escrow party until said value exchange transaction is completed.

24. (Previously Presented) The method of claim 1, further comprising repeating (b) and (c) for a second value exchange transaction between the second user and a third user.

25. (Original) The method of claim 1, wherein an asymmetric cryptographic scheme is applied to secure said value exchange transaction.

26. (Previously Presented) A computer-implemented method of facilitating an exchange of value between multiple users through a distributed transaction system separate from the multiple users, the method comprising:

(a) receiving an instruction from a first user to exchange a value with a second user, wherein the first user is a registered user of the distributed transaction system and the instruction includes:

(i) an identifier of a second user not registered with the distributed transaction system, wherein said identifier is usable to identify the second user independently of the distributed transaction system; and

(ii) the value to be exchanged between the first user and the second user;

(b) notifying the second user of said value exchange in an electronic communication from the distributed transaction system;

(c) registering the second user with the distributed transaction system at a computer, wherein the distributed transaction system comprises the computer; and

(d) transferring said value between the first user and the second user within the distributed transaction system;

wherein no term of said value exchange is negotiable by the second user after said receiving and before said transferring.

27. (Original) The method of claim 26, wherein said identifier is an electronic mail address.

28. (Original) The method of claim 26, wherein said identifier is a telephone number.

29. (Original) The method of claim 26, wherein said instruction is received through a mobile communication device operated by the first user.

30. (Previously Presented) A computer-implemented method of facilitating a financial transaction between a first user and a second user through a distributed financial services system, the method comprising:

(a) registering a first user with the distributed financial services system;

(b) receiving at the distributed financial services system a financial exchange request from a mobile communication device operated by the first user, wherein said financial transaction request includes:

(i) a pre-existing identifier of a second user participating in said financial exchange, wherein said pre-existing identifier is configured to identify the second user for a purpose other than conducting a financial exchange with the financial services system; and

(ii) an amount of the financial exchange, wherein said amount is non-negotiable by the second user;

(c) computer-generating and sending a notification of said financial exchange request from the distributed financial service system to the second user; and

(d) within the distributed financial service system, allocating said amount of said financial exchange between the first user and the second user.

31. (Original) The method of claim 30, wherein said pre-existing identifier is an electronic mail address.

32. (Original) The method of claim 30, wherein said pre-existing identifier is a telephone number.

33. (Original) The method of claim 30, further comprising:

(c') registering the second user with the distributed financial services system before allocating said amount of said financial exchange.

34. (Previously Presented) A value exchange system for exchanging value between multiple users, comprising:

a database configured to store information concerning registered users of the value exchange system and details of transactions conducted by the registered users;

a synchronization server configured to receive a first value exchange transaction from a client device operated by a first party, wherein said first value exchange transaction involves a second party identified by the first party with an electronic mail address, but terms of said first value exchange transaction are not negotiable by the second party; and

a communication server configured to:

notify the second party of said first value exchange transaction using said electronic mail address; and

receive a connection from the second party and register the second party if not already registered.

35. (Original) The system of claim 34, further comprising a financial server configured to interact with a financial institution to access value to facilitate said first value exchange transaction.

36. (Original) The system of claim 34, further comprising a security server configured to generate a digital identity certificate that may be used to authenticate the first party.

37. (Original) The system of claim 36, wherein said security server is further configured to authenticate a digital transaction certificate that may be used to authenticate said value exchange transaction.

38. (Cancelled)

39. (Previously Presented) A computer readable storage medium storing instructions that, when executed by a computer, cause the computer to perform a method of facilitating a value exchange between multiple users in a distributed value exchange system, the method comprising:

(a) registering a first user with the value exchange system, wherein the first user is assigned a first account with the value exchange system;

(b) receiving at the value exchange system a value exchange transaction from the first user, wherein said transaction involves a second user and includes:

(i) a pre-existing identifier of the second user, wherein the pre-existing identifier enables communication with the second user independent of the value exchange system; and

(ii) a value to be exchanged between the first user and the second user;

wherein the first user sends the value exchange transaction to the value exchange system without informing the second user of the value exchange transaction; and

(c) at the value exchange system:

(i) computer-generating a notification of said value exchange transaction;

(ii) electronically sending said notification to the second user; and

(iii) prior to said electronically sending, allocating said value between said first account and a second account associated with the second user.

40. (Previously Presented) A computer readable storage medium storing instructions that, when executed by a computer, cause the computer to perform a method of facilitating an exchange of value between multiple users through a distributed transaction system, the method comprising:

(a) receiving an instruction from a first user to exchange a value with a second user, wherein the first user is a registered user of the distributed transaction system and the instruction includes:

(i) an identifier of a second user not registered with the distributed transaction system, wherein said identifier is usable to identify the second user independently of the distributed transaction system; and

(ii) the value to be exchanged between the first user and the second user;

(b) notifying the second user of said value exchange in an electronic communication from the distributed transaction system;

(c) registering the second user with the distributed transaction system at a computer, wherein the distributed transaction system comprises the computer; and

(d) transferring said value between the first user and the second user within the distributed transaction system;

wherein no term of said value exchange is negotiable by the second user after said receiving and before said transferring.

41. (Previously Presented) A computer readable storage medium storing instructions that, when executed by a computer, cause the computer to perform a method of facilitating a financial transaction between a first user and a second user through a distributed financial services system, the method comprising:

(a) registering a first user with the distributed financial services system;

(b) receiving at the distributed financial services system a financial exchange request from a mobile communication device operated by the first user, wherein said financial transaction request includes:

(i) a pre-existing identifier of a second user participating in said financial exchange, wherein said pre-existing identifier is configured to identify the second user for a purpose other than conducting a financial exchange with the financial services system; and

(ii) an amount of the financial exchange, wherein said amount is non-negotiable by the second user;

(c) computer-generating and sending a notification of said financial exchange request from the distributed financial service system to the second user; and

(d) within the distributed financial service system, allocating said amount of said financial exchange between the first user and the second user.

42. (Previously Presented) A system for facilitating the transfer of value from one user to another user, comprising:

means for receiving a value transfer request from a value provider, wherein said value transfer request comprises:

an electronic mail address of a value receiver; and

a first value to be transferred from the value provider to the value receiver;

means for transferring said first value from a first account associated with the value provider to a second account associated with the value receiver; and

means for notifying the value receiver of said value transfer only after said first value is transferred from the first account to the second account;

wherein the value receiver is identifiable, for purposes of said value transfer, only by said electronic mail address.

43. (Currently Amended) A computer-implemented method of transferring value, comprising:

receiving a connection from a registered user of a value transfer system;

receiving from the registered user a request to execute a transfer to an unregistered party, wherein the unregistered party is identified only by an electronic mail address, the request comprising:

said electronic mail address of the unregistered party; and

a first value to be transferred to the unregistered party;

at the value transfer system, transferring said first value from the registered user to the unregistered party;

only after said first value is transferred, sending notification of said transfer from said value transfer system to the unregistered party via electronic mail; and

registering the unregistered party, wherein said registering comprises creating an account for the unregistered party;

wherein the unregistered party is not informed of said transfer by the registered user.

44. (Previously Presented) A computer-implemented method of transferring value, comprising:

receiving a connection from a first user of a value transfer system;

receiving from the first user a request to execute a value transfer to a second user, the request comprising:

an electronic mail address of the second user; and

a first value to be transferred to the second user; and

only after said first value is transferred to the second user, sending a notification of said value transfer from said value transfer system to the second user via electronic mail;

wherein said electronic mail address is sufficient for said value transfer system to transfer said first value from an account of the first user to an account associated with the second user; and

wherein the second user is not informed of said value transfer until the second user receives said notification.

45. (Previously Presented) The method of claim 1, wherein said

registering the first user comprises creating said first account.

46. (Previously Presented) The method of claim 45, wherein said receiving comprises said registering.

47. (Previously Presented) The method of claim 1, wherein said allocating comprises:

creating said second account; and

registering the second user.